



## CASE STUDY

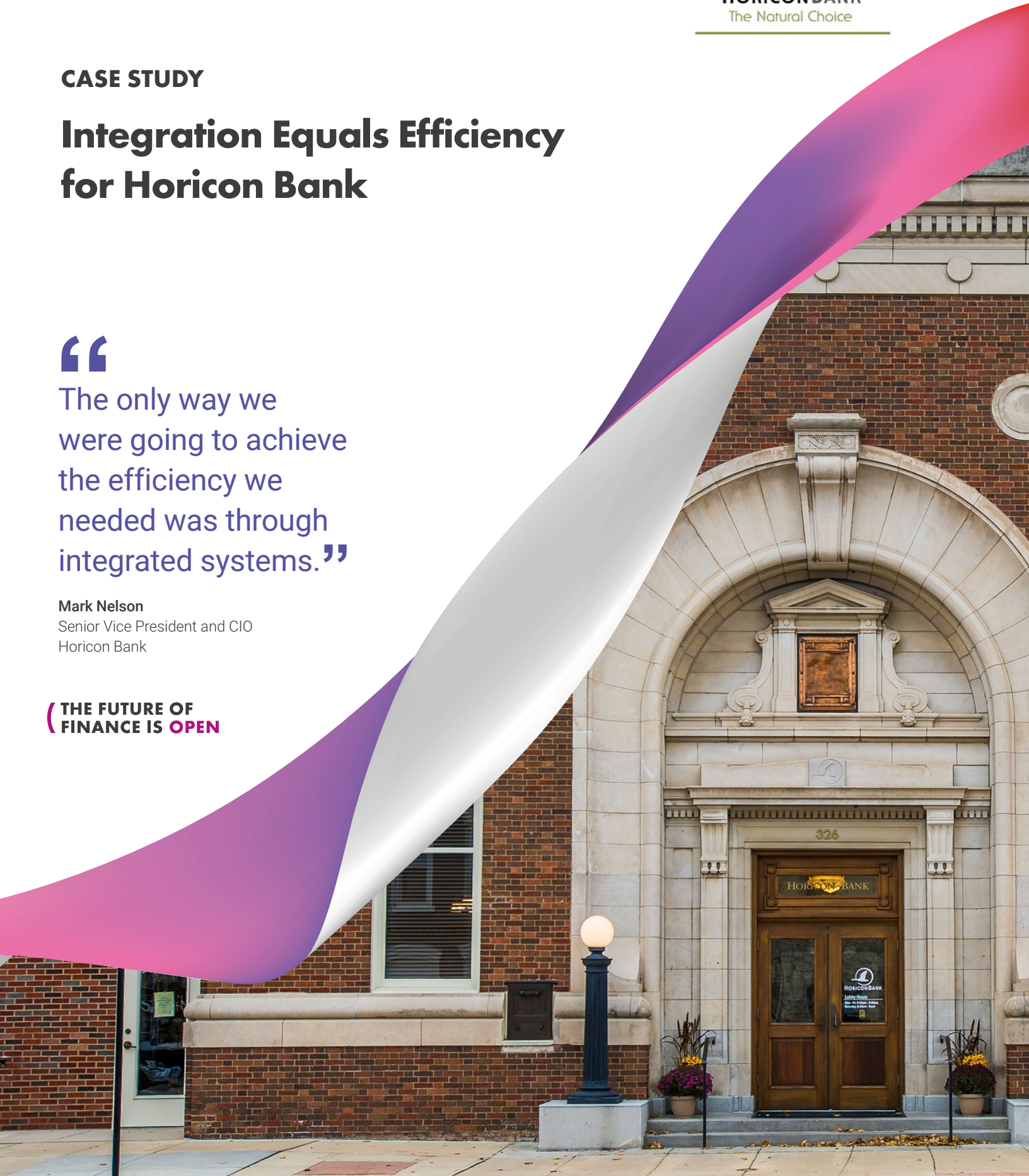
# Integration Equals Efficiency for Horicon Bank

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**Mark Nelson**  
Senior Vice President and CIO  
Horicon Bank

**(THE FUTURE OF  
FINANCE IS OPEN**



# Horicon Bank Was a Tangle of Systems from Various Service Providers Which Lead to Many Inefficiencies and Manual Intervention

**Horicon Bank had multiple systems which worked for a short time, but didn't integrate well with Fusion Phoenix.**

## Horicon Bank Profile

Horicon Bank was founded in 1896 near the world famous Horicon Marsh. Horicon is also the home of the John Deere Horicon Works, where Select Series™ riding lawn tractors and Gator™ Utility Vehicles are produced. Horicon Bank has grown into a \$515 million institution by building a foundation of beneficial relationships with its customers. Horicon Bank is “the Natural Choice” for Wisconsin residents looking for an honest, yet advanced, community bank.

- **Location:** Horicon, WI
- **Assets:** \$515 Million
  - 135 employees
  - 14 locations

Five years ago, Horicon Bank was a tangle of systems from various service providers, which worked well on their own, but didn't integrate well with Fusion Phoenix, creating inefficiencies and manual intervention. The answer? A truly integrated solution from one reliable partner.

Horicon Bank is a community bank with a dedication to delivering both friendly, personal service and all the convenience today's technology provides. But, like many institutions, that quest created an IT environment that was fraught with inefficiencies. Simply stated: all the third-party software just didn't know how to communicate.

“We started with Fusion Phoenix in 1999, then added Internet Banking three years later. But, those were the only two systems that were integrated at the time,” explained Mark Nelson, senior vice president and CIO of Horicon Bank.

While it's true that the other third-party products interfaced with Fusion Phoenix, Nelson is quick to point out that it's just not the same.

“There's a big difference between integrate and interface,” he said. “Integration is seamless, so information flows from one system to the next automatically, in real time. An interface is far less efficient. You might build a way for a piece of software to flow into the core system, but as soon as a new release comes out, you have to either reconfigure it or hope the interface your vendor wrote for the previous version still works.”

And then, there were the inefficiencies.

“We were doing a lot of manual entry every night, just to get the core updated with accurate data,” Nelson said. “The only way we were going to achieve the efficiency and service levels we needed was through integrated systems.”

## On the Road to Efficiency

So, Nelson began creating a technology roadmap that strategically migrated appropriate third-party systems to Finastra products. “In banking, everything starts with the core processor. Fusion Phoenix is a strong platform,” Nelson said. “It only made sense to look for other Finastra offerings we could bolt onto that platform.”

But, for an undertaking of this size and scope to work, the bank needed more than products. They needed a true technology partner.

“I told our bank management before we began this undertaking, ‘partnerships like this don't build themselves.’ You don't just buy products and call it a partnership. It's a two-way street,” Nelson said. “You have to have open communication, be willing to pilot new products, and be as committed to your partner's success as that company is to yours.”

## Executing the Integration Strategy

The first phase of the integration strategy involved a migration to Fusion DepositPro and Fusion LaserPro.



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**Mark Nelson**

Senior Vice President and CIO, Horicon Bank

**"Loans and deposits are the foundation of our business, so it made sense to start there," Nelson said.**

"It also solved an issue we had with our previous deposit system vendor. Because we were the only Fusion Phoenix user they had, they wouldn't support the interface for us. Now, with Fusion DepositPro, everything flows seamlessly from system to system."

The addition of ProSign® makes the whole transaction easier for Horicon customers, as well, eliminating the need for them to sign stacks of paper.

"Not only does ProSign add a new level of customer convenience, but the signed electronic documents flow directly into our imaging system, saving time over the traditional, paper process we used in the past," Nelson said.

Over the years, Horicon has added Fusion CreditQuest® for commercial credit risk management, Fusion Caviot Voice Banking, Business Banking, and Mobile Banking, Fusion Touché, and will soon be adding Fusion uOpen™ online deposit account opening and funding.

"In some cases, we're replacing existing systems, in other cases, we're adding functionality, like we did with Fusion Touché," Nelson said. "Our marketing department is using the MCIF to segment our customers for specific programs. Next month, we'll tie Fusion Touché into Fusion Phoenix Core, so when a customer walks in the door, the system will push a personalized message or offer for that customer to our CSRs. The same thing will happen when a customer logs onto Internet banking."

But, have all of the changes paid off?

"I can tell you that we're definitely better off than we were before," Nelson said.

### **The Power of Partnership**

Nelson is quick to point out that he hasn't made these changes blindly. Part of the partnership is the ability to have honest conversations with the appropriate Finastra staff member.

"If we voice concerns, Finastra listens and responds. For example, I had feedback about the way Fusion uOpen integrated. So, I sat down with the development guy, and told him, 'if you knock on our door first, we'll test those integrations for you.' We're in the game to make things better," Nelson said. "Long story short, our suggestions are going to be incorporated into the next release."

Nelson also knows that he'll get the same personal service that Horicon Bank gives its own customers.

"With Finastra, I have a dedicated customer relationship manager (CRM) who is focused on servicing me. If something goes down on a Saturday or Sunday, I pick up the phone, call my CRM and know that I'll get a call back quickly," he said.

But, that single-point-of-contact is not only for issue resolution.



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"Every six months, we go through a roadmap session, where our CRM and the Finastra team share their plans – both shorter term, as well as their long-term vision – and we talk about where we're headed strategically, as well," he said.

According to Nelson, that interaction is what has transformed this relationship from client-vendor into something so much more.

"You have to talk openly and honestly with your provider if you want to create a true partnership, and we definitely have a true partnership with Finastra," he said. "That's what makes the whole thing work."

## About Finastra

Finastra unlocks the potential of people and businesses in finance, creating a platform for open innovation. Formed in 2017 by the combination of Misys and D+H, we provide the broadest portfolio of financial services software in the world today—spanning retail banking, transaction banking, lending, and treasury and capital markets. Our solutions enable customers to deploy mission critical technology on premises or in the cloud. Our scale and geographical reach means that we can serve customers effectively, regardless of their size or geographic location—from global financial institutions, to community banks and credit unions.

Through our open, secure and reliable solutions, customers are empowered to accelerate growth, optimize cost, mitigate risk and continually evolve to meet the changing needs of their customers. 90 of the world's top 100 banks use Finastra technology.

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